

Group Work Health & Safety Policy

Purpose and scope

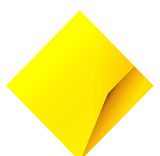
Purpose	<p>This Policy outlines the Group's commitment and approach to the physical and psychological health and safety of people who carry out work at the direction of the Group, as well as Customers and visitors.</p> <p>The Group is committed to identifying and appropriately managing risk to reduce the likelihood of injury or illness arising from the Group's business and undertakings.</p>
Scope	<p>This Policy applies to the Group, its Directors, Employees, Contractors, Secondees and Workers (collectively, 'Our People'), as well as Customers and visitors.</p> <p>For those parts of the Group that are impacted by foreign or local laws, regulatory requirements or contractual obligations that conflict with this Policy, the more stringent requirement applies.</p>

Policy statement

The Group provides expertise, resources and implements a Health and Safety Management System so that our work environment is healthy and safe. Our People, Customers and visitors must take reasonable care for their own health and safety, and that of others.

Policy requirements

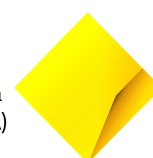
Information, training, instruction and supervision	<p>The Group must provide Our People with appropriate information, training, instruction and supervision to ensure that they have the skills and competencies required to safely undertake their role. This includes the provision of contemporary health and wellbeing programs and initiatives that encourage Our People to maintain a physically and psychologically healthy lifestyle.</p>
Consultation	<p>Where appropriate, the Group provides consultative arrangements for Our People and their representatives to invite constructive input into the decision-making processes that impact upon their work health and safety.</p>
Management of workplace hazards	<p>The Group must document and implement health and safety risk management processes for the control of workplace hazards that are consistent with the risk profiles of the Group's workplaces and activities within the Health and Safety Management System.</p>
Monitor, measure and report	<p>The Group must develop, and measure performance against, objectives and targets aimed at the elimination or minimisation of work-related risk, injury and illness. The Group must regularly review the performance of and continuously improve the health and safety management systems.</p>



Investigations	The Group must review or investigate incidents and injuries in a timely manner.
Injury management	The Group must maintain a fair and equitable workers' compensation and claims management process for the rehabilitation of injured parties.
Contractual arrangements	The Group must monitor third party suppliers to ensure that applicable contractual arrangements for the supply of goods and services are undertaken and comply with all work health and safety requirements.

Accountabilities

Role	Accountabilities
Governance body	
CBA Board	<ul style="list-style-type: none"> Oversee the Policy and monitor its effectiveness. Approve the Policy.
Board People & Remuneration Committee	<ul style="list-style-type: none"> Review and endorse the Policy for CBA Board approval.
Line 1	
General Managers and above (Officer)	<ul style="list-style-type: none"> Exercise due diligence in regards to health, safety and wellbeing. This is a personal and continuous duty that requires Officers to take proactive steps to discharge this duty. Ensure adequate resources and expertise are provided for the implementation of the Group's Health and Safety Management System. Regularly monitor, measure and report on health and safety performance.
Management	<ul style="list-style-type: none"> Complete and adhere to the health, safety and wellbeing systems and processes for maintaining a safe and healthy workplace. Ensure the health and safety of Our People, Customers and visitors, including providing them with appropriate information, training and supervision.
Business Profile Owner	<ul style="list-style-type: none"> Take ownership of the health and safety risks and the strategy within their business. Develop and implement processes that support the requirements of the health and safety risk management framework to be effective, including designing, implementing, operating, and testing controls to manage their own health and safety risks. Assign responsibilities for managing material risks and key controls. Monitor, review and govern the business' health and safety profile including control effectiveness to identify, understand, escalate and report on health and safety issues, incidents, and changes in the business' health and safety profile. This includes changes that may have a material impact to the existing business environment.
Our People, Customers and visitors	<ul style="list-style-type: none"> Take reasonable care for your own health, safety and wellbeing. Take reasonable care that your conduct does not adversely affect the health, safety and wellbeing of others.



- Comply and co-operate, so far as is reasonably able, with any reasonable instruction that is given by the Group, including any Group Policy or Procedure for maintaining a safe and healthy workplace.

Line 2

- Risk Management
- Monitoring/assurance activities.
 - Advise and provide guidance to Line 1 to effectively identify, measure and mitigate their risks and/or to identify and understand their obligations (as applicable).
 - Guidance where BU/SUs cannot align to the Policy.

Line 3

- Audit & Assurance
- Providing independent assurance that the Group's risk management, governance and internal control processes are operating effectively, as per the approved audit plan.

Compliance statement

This Policy forms part of the Group's Health and Safety Management System and supports compliance with the legislative requirements contained in applicable work health and safety legislation.

Individual subject matter experts such as Health, Safety and Wellbeing, Group Property, Group Security and the Workers' Compensation team are responsible for supporting the development and implementation of the local health and safety management systems and processes to provide a safe and healthy workplace, including risk management processes for the control of workplace hazards, incident investigation and maintaining a claims management process for the rehabilitation of injured people.

Breach of policy

Consequences Breach of this Policy may be regarded as misconduct, which may lead to disciplinary action (including termination of employment or engagement).

Escalation Potential or realised breaches of obligations outlined in this Policy must be escalated according to the [Group Issues Management Procedure](#) or [Group Compliance Incident Procedure](#).

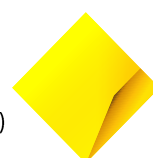
Definitions

In this Policy, defined terms are capitalised. Those terms have the meaning given to them below or, if not defined below, in the [Group Policy Framework Glossary](#).

Contractors Individuals who are not Employees, and corporations or organisations, engaged by the Group to perform services for the Group.

Customers Any persons or entities that receive financial services, products or other services from the Group.

Director Director of a Group entity board.



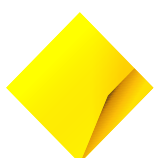
Employees	Full-time, part time and casual employees of the Group.
Health and Safety Management System	Comprehensive management system designed to identify hazards and manage workplace safety risk.
Management	Employees with direct reports.
Officer	An individual who makes decisions that affect all, or a substantial part, of the Group and, depending on their role, may include 'General Manager' level and above.
Seconded	An individual who is seconded temporarily to the Group but who is employed by a non-Group entity.
Workers	Individuals who are not Directors, Employees, Contractors or Seconded who carry out work at the direction of the Group, including work as a subcontractor, labour hire, apprentice or trainee, a student gaining work experience, and volunteers.

Policy governance

Policy Approver	CBA Board
Exemption Authority	Executive Leadership Team Non-Financial Risk Policy Subcommittee
Owner	General Manager Health, Safety and Wellbeing
Support	General Manager Health, Safety and Wellbeing
Review Cycle	Biennial

Relevant documents

Related internal documents	GPF Glossary
	Group Issues Management Procedure
	Group Compliance Incident Procedure
	Risk Management Procedure
	Consultation and Issue Resolution Procedure
	Health and Safety Training and Orientation Procedure
	Contractor Management/Engagement Procedure
	Health and Safety Audit Procedure
	Design Procedure
	Health and Safety Management System Planning Procedure
	Emergency Management Procedure
Incident Reporting and Investigation Procedure	



External sources of obligations	First Aid Procedure
	Manual Tasks Procedure
	Health and Safety Governance Framework CBA
	Plant Safety Procedure
	Health and Safety References Guide
	Procurement Goods and Services Procedure
	Health and Safety Reporting Procedure
	Chemical Safety Procedure
	Responsibilities, Authorities and Accountabilities Guidelines
	Work Health and Safety Act 2011 (Cth)
	Work Health and Safety Act 2011 (NSW)
	Work Health and Safety Act 2011 (Qld)
	Work Health and Safety Act 2012 (SA)
	Work Health and Safety Act 2011 (ACT)
	Work Health and Safety Act 2012 (Tas)
	Work Health and Safety Act 2011 (NT)
	Occupational Health and Safety Act 2004 (Vic)
	Occupational Safety and Health Act 1984 (WA)
	Health and Safety at Work Act 2015 (NZ)
	Work Safety Act (Law No 1, 1970) (Indonesia)
Working Conditions Act 1998 (Netherlands)	
Occupational Safety, Health and Working Conditions Code (2020) (India)	

Material revisions

Version	Approval Date	Effective Date	Details
1	March 2016	March 2016	Group Work Health and Safety Policy.
2	June 2019	June 2019	This Policy has been updated to comply with the Group Policy Framework Policy.
3	June 2021	1 July 2021	Material changes to the Policy to extend the scope to include the Group's entities and operations outside of Australia.

